

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Leonard A. Campagna  
Elaine M. Campagna

**Case No.:** 09-14843-pmc

**Chapter:** 7

**Address:**

9573 Scottsdale Drive  
Broadview Heights, OH 44147

**Last four digits of Social Security No.:**

xxx-xx-7518  
xxx-xx-5540

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** December 4, 2009  
Form ohnb234

/s/ Pat E. Morgenstern-Clarren  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0647-1  
Case: 09-14843

User: gnuun  
Form ID: 234a

Page 1 of 1  
Total Noticed: 25

Date Rcvd: Dec 04, 2009

The following entities were noticed by first class mail on Dec 06, 2009.

db/db +Leonard A. Campagna, Elaine M. Campagna, 9573 Scottsdale Drive,  
Broadview Heights, OH 44147-2365  
tr David O Simon, 1370 Ontario St, Standard Bldg, #450, Cleveland, OH 44113-1744  
cr +VW Credit, Inc., P. O. Box 829009, Dallas, TX 75382-9009  
18487796 Aes/nct, Reinsurance Dept Bankruptcy, Unit 120 N 7th, St Harrisburg, PA 17102  
18487797 +Assoc / Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
18487798 +Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492  
18487800 Chase, P.O. Box, Wilmington, DE 19866-5153  
18487801 Discover Card, P.O. Box, Carol Stream, IL 60197-6103  
18487804 IRS, P.O. Box 804527, Cincinnati, OH 45280-4527  
18487805 +Key Bank, P.O. Box 183056, Columbus, OH 43218-3056  
18487806 +Key Education Resource, 2401 International Ln, Madison, WI 53704-3121  
18487809 Ohio Department of Taxation, P.O. Box 182402, Columbus, OH 43218-2402  
18487811 +S.W. Orthopaedics, 6115 Powers Blvd. #100, Cleveland, OH 44129-5469  
18487813 Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
18514474 +VW CREDIT, INC., POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009  
18487821 +Wachovia, P.O. Box 105693, Atlanta, GA 30348-5693  
18487824 Wells Fargo Financial, P.O. Box 98791, Las Vegas, NV 89193-8791

The following entities were noticed by electronic transmission on Dec 04, 2009.

18487799 +EDI: CHASE.COM Dec 04 2009 17:28:00 Chase, P.O. Box 15153, Wilmington, DE 19850-5153  
18510401 +EDI: FORD.COM Dec 04 2009 17:28:00 Ford Motor Credit Company LLC, PO Box 537901,  
Livonia, MI 48153-7901  
18487802 +EDI: FORD.COM Dec 04 2009 17:28:00 Ford Motor Credit Corporation,  
National Bankruptcy Center, Po Box 537901, Livonia, MI 48153-7901  
18487803 +EDI: HFC.COM Dec 04 2009 17:28:00 HFC, P.O. Box 4153-K, Carol Stream, IL 60197  
18487808 EDI: WFNNB.COM Dec 04 2009 17:28:00 Levin Furniture, P.O. Box 659704,  
San Antonio, TX 78265-9704  
18652239 EDI: RECOVERYCORP.COM Dec 04 2009 17:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
18487817 +EDI: HFC.COM Dec 04 2009 17:28:00 Union Plus, P.O. Box 4155, Carol Stream, IL 60197-4155  
18487819 +E-mail/Text: vci.bkcy@vwcredit.com Volkswagen, P.O. Box 17497,  
Baltimore, MD 21297-1497

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CAB EAST, LLC  
cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
18487816\* Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
18487823\* +Wachovia, P.O. Box 105693, Atlanta, GA 30348-5693  
18487826\* Wells Fargo Financial, P.O. Box 98791, Las Vegas, NV 89193-8791

TOTALS: 1, \* 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2009

Signature:

